

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3935 W. Monroe Chicago, Illinois, 60624 PIN 16-14-102-007-0000 Single Family Dwelling Value Per Comps and Value filed with Provident Funding's Motion for Relief Purchased In 1963	Fee Simple	J	27,500.00	107,631.00

Sub-Total > **27,500.00** (Total of this page)

Total > **27,500.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	-	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BMO Harris Checking Account</b>	-	<b>50.00</b>
		<b>BMO Harris Savings Account</b>	-	<b>25.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Furniture and Appliances</b>	-	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Personal Items</b>	-	<b>200.00</b>
6. Wearing apparel.		<b>Wearing Apparel</b>	-	<b>1,000.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **3,295.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Laborer's Pension Fund</b>	<b>-</b>	<b>Unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet **1** of **2** continuation sheets attached  
to the Schedule of Personal Property

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Illinois Driver's License</b>	<b>-</b>	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 Mercedes-Benz GL 450 with 130,000 Miles Vehicle Is Nonoperational Value Per KBB, PPV</b>	<b>-</b>	<b>13,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **13,000.00**  
(Total of this page)  
Total > **16,295.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>3935 W. Monroe</b>	<b>735 ILCS 5/12-901</b>	<b>15,000.00</b>	<b>55,000.00</b>
<b>Chicago, Illinois, 60624</b>			
<b>PIN 16-14-102-007-0000</b>			
<b>Single Family Dwelling</b>			
<b>Value Per Comps and Value filed with Provident</b>			
<b>Funding's Motion for Relief</b>			
<b>Purchased In 1963</b>			
<b>Cash on Hand</b>			
<b>Cash</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>20.00</b>	<b>20.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>BMO Harris Checking Account</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>50.00</b>	<b>50.00</b>
<b>BMO Harris Savings Account</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>25.00</b>	<b>25.00</b>
<b>Household Goods and Furnishings</b>			
<b>Furniture and Appliances</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>Personal Items</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>200.00</b>	<b>200.00</b>
<b>Wearing Apparel</b>			
<b>Wearing Apparel</b>	<b>735 ILCS 5/12-1001(a)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>Laborer's Pension Fund</b>	<b>735 ILCS 5/12-1006</b>	<b>100%</b>	<b>Unknown</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2007 Mercedes-Benz GL 450 with 130,000 Miles</b>	<b>735 ILCS 5/12-1001(c)</b>	<b>0.00</b>	<b>13,000.00</b>
<b>Vehicle Is Nonoperational</b>			
<b>Value Per KBB, PPV</b>			

Total:	<b>18,295.00</b>	<b>71,295.00</b>
--------	------------------	------------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>3935 W. Monroe</b> <b>Chicago, Illinois, 60624</b> <b>PIN 16-14-102-007-0000</b> <b>Single Family Dwelling</b> <b>Value Per Comps and Value filed with</b> <b>Provident Funding's Motion for Relief</b> <b>Purchased In 1963</b>					
<b>Cook County Department of Revenue</b> <b>118 N. Clark Street</b> <b>#1160</b> <b>Chicago, IL 60602</b>	-		Value \$ <b>55,000.00</b>				<b>0.00</b>	<b>0.00</b>
Account No.			<b>Lien</b> <b>3935 W. Monroe</b> <b>Chicago, Illinois, 60624</b> <b>PIN 16-14-102-007-0000</b> <b>Single Family Dwelling</b> <b>Value Per Comps and Value filed with</b> <b>Provident Funding's Motion for Relief</b> <b>Purchased In 1963</b>					
<b>Harrahs Illinois Corporation</b> <b>219 N. Center Street</b> <b>Reno, NV 89501</b>	-		Value \$ <b>55,000.00</b>				<b>5,000.00</b>	<b>5,000.00</b>
Account No.			<b>Notice Only</b>					
<b>Illinois Department of Revenue</b> <b>Po Box 64338</b> <b>Chicago, IL 60664-0338</b>	-		Value \$ <b>0.00</b>				<b>0.00</b>	<b>0.00</b>
Account No. <b>xxxxxx6787</b>			<b>Opened 5/01/07 Last Active 2/16/09</b> <b>Vehicle Lien</b> <b>2007 Mercedes-Benz GL 450 with</b> <b>130,000 Miles</b> <b>Vehicle Is Nonoperational</b> <b>Value Per KBB, PPV</b>					
<b>MB Financial Services</b> <b>800 West Madison Street</b> <b>Chicago, IL 60607</b>	-		Value \$ <b>13,000.00</b>				<b>82,499.94</b>	<b>69,499.94</b>
Subtotal (Total of this page)							<b>87,499.94</b>	<b>74,499.94</b>

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
<b>MB Financial</b> <b>4800 N. Western Avenue</b> <b>Chicago, IL 60625</b>			<b>Additional Notice Sent To:</b> <b>MB Financial Services</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>MB Financial</b> <b>611 North River Road</b> <b>Des Plaines, IL 60018</b>			<b>Additional Notice Sent To:</b> <b>MB Financial Services</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>Mercedes-Benz Financial</b> <b>PO Box 685</b> <b>Roanoke, TX 76262</b>			<b>Additional Notice Sent To:</b> <b>MB Financial Services</b>				<b>Notice Only</b>	
			Value \$					
Account No. <b>xxxxxx2137</b>			<b>Opened 3/09/07 Last Active 8/13/10</b> <b>3935 W. Monroe</b> <b>Chicago, Illinois, 60624</b> <b>PIN 16-14-102-007-0000</b> <b>Single Family Dwelling</b> <b>Value Per Comps and Value filed with</b> <b>Provident Funding's Motion for Relief</b> <b>Purchased In 1963</b>					
<b>Provident Funding</b> <b>1235 N. Dutton Ave., Suite E</b> <b>Santa Rosa, CA 95401</b>		-						
			Value \$ <b>55,000.00</b>				<b>95,131.00</b>	<b>40,131.00</b>
Account No.								
<b>Richard A. Heise Sr.</b> <b>5317 W. Cullom Avenue</b> <b>Chicago, IL 60641</b>		-	<b>Lien</b> <b>3935 W. Monroe</b> <b>Chicago, Illinois, 60624</b> <b>PIN 16-14-102-007-0000</b> <b>Single Family Dwelling</b> <b>Value Per Comps and Value filed with</b> <b>Provident Funding's Motion for Relief</b> <b>Purchased In 1963</b>					
			Value \$ <b>55,000.00</b>				<b>7,500.00</b>	<b>7,500.00</b>
Subtotal							<b>102,631.00</b>	<b>47,631.00</b>
(Total of this page)								
Total							<b>190,130.94</b>	<b>122,130.94</b>
(Report on Summary of Schedules)								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re Norman S. Dillard,  
Debtor

Case No. 15-38216

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.				2008 Tax Returns					
Illinois Department of Revenue Po Box 64338 Chicago, IL 60664-0338		-						633.73	0.00
								633.73	633.73
Account No.				Additional Notice Sent To: Illinois Department of Revenue				Notice Only	
Illinois Department of Revenue PO Box 19035 Springfield, IL 62794									
Account No.									
Account No.									
Account No.									
Subtotal								633.73	0.00
(Total of this page)								633.73	633.73
Total								633.73	0.00
(Report on Summary of Schedules)								633.73	633.73

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Norman S. Dillard**Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxxxxxxxxxxx7351  <b>American General Finance</b> <b>Attn: Bankruptcy Department</b> <b>Po Box 3251</b> <b>Evansville, IN 47731</b>		-	<b>Opened 8/01/07 Last Active 8/08/07</b>  <b>Household Goods And Other Collateral Auto</b>				<b>4,154.00</b>
Account No.  <b>Springleaf Financial Services</b> <b>Crestwood Center</b> <b>13608 Cicero Avenue, Suite C</b> <b>Midlothian, IL 60445</b>			<b>Additional Notice Sent To:</b> <b>American General Finance</b>				<b>Notice Only</b>
Account No. xxxx9769  <b>Asset Acceptance LLC</b> <b>28405 Van Dyke Avenue</b> <b>Warren, MI 48093</b>		-	<b>Opened 8/01/10</b>  <b>Collection Company</b> <b>Household Financial</b>				<b>22,306.58</b>
Account No.  <b>Household Finance Corporation</b> <b>208 S. LaSalle</b> <b>Chicago, IL 60604</b>			<b>Additional Notice Sent To:</b> <b>Asset Acceptance LLC</b>				<b>Notice Only</b>
Subtotal (Total of this page)							<b>26,460.58</b>

10 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>HSBC</b> <b>Attn: CLM FAP</b> <b>2929 Walden Avenue</b> <b>Depew, NY 14043</b>			<b>Additional Notice Sent To:</b> <b>Asset Acceptance LLC</b>			<b>Notice Only</b>
Account No. <b>xxxx6314</b>			<b>Opened 8/01/09</b>			
<b>Calvary Portfolio Services</b> <b>Attention: Bankruptcy Department</b> <b>500 Summit Lake Drive Suite 400</b> <b>Valhalla, NY 10595</b>		-	<b>Collection Attorney</b> <b>Citifinancial</b>			<b>10,830.47</b>
Account No.						
<b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized Bk</b> <b>P.O. Box 20507</b> <b>Kansas City, MO 64195</b>			<b>Additional Notice Sent To:</b> <b>Calvary Portfolio Services</b>			<b>Notice Only</b>
Account No. <b>xxxxxxxxxxxx0856</b>			<b>Opened 5/01/15 Last Active 10/12/15</b>			
<b>Capital One</b> <b>Attn: Bankruptcy</b> <b>Po Box 30285</b> <b>Salt Lake City, UT 84130</b>		-	<b>Credit Card</b>			<b>272.00</b>
Account No.						
<b>Capital One, N.A. *</b> <b>c/o American Infosource</b> <b>P.O Box 54529</b> <b>Oklahoma City, OK 73154</b>			<b>Additional Notice Sent To:</b> <b>Capital One</b>			<b>Notice Only</b>
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>11,102.47</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Capital One, N.A.* 1680 Capital One Drive Mc Lean, VA 22102</b>		<b>Additional Notice Sent To: Capital One</b>				<b>Notice Only</b>
Account No. <b>xxxxxxxxxxx9447</b>		<b>Opened 8/01/07 Last Active 9/28/11</b>				
<b>Citicorp Credit Services * ATTN: Internal Recovery P.O. Box 20507 Kansas City, MO 64195</b>	-	<b>Credit Card-Disputed</b>			<b>X</b>	<b>1.00</b>
Account No. <b>xxxxxxxxxxx8564</b>		<b>Opened 7/01/07 Last Active 11/28/08</b>				
<b>Citicorp Credit Services * ATTN: Internal Recovery P.O. Box 20507 Kansas City, MO 64195</b>	-	<b>Credit Card-Disputed</b>			<b>X</b>	<b>1.00</b>
Account No. <b>xxxxxxxxxxx9421</b>		<b>Opened 8/01/07 Last Active 1/29/09</b>				
<b>Citicorp Credit Services * ATTN: Internal Recovery P.O. Box 20507 Kansas City, MO 64195</b>	-	<b>Credit Card-Disputed</b>			<b>X</b>	<b>1.00</b>
Account No. <b>xxxxxxx3528</b>		<b>Opened 7/01/07 Last Active 9/14/07</b>				
<b>CitiFinancial Services Inc 15949 S. Harlem Avenue Tinley Park, IL 60477</b>	-	<b>Unsecured</b>				<b>10,177.81</b>
Sheet no. <b>2</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						<b>Subtotal (Total of this page)</b>
						<b>10,180.81</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized Bk</b> <b>P.O. Box 20507</b> <b>Kansas City, MO 64195</b>			<b>Additional Notice Sent To:</b> <b>CitiFinancial Services Inc</b>			<b>Notice Only</b>
Account No.						
<b>CitiFinancial, Inc</b> <b>300 St. Paul Place</b> <b>Baltimore, MD 21202</b>			<b>Additional Notice Sent To:</b> <b>CitiFinancial Services Inc</b>			<b>Notice Only</b>
Account No.						
<b>Codilis &amp; Associates, P.C.</b> <b>15W030 North Frontage Road, Suite 100</b> <b>Burr Ridge, IL 60527</b>		-	<b>Notice Only</b> <b>2010 CH 54187</b>			<b>0.00</b>
Account No. <b>xxxxxxxxxxx3500</b>			<b>Opened 7/01/14 Last Active 10/01/15</b>			
<b>Credit One Bank NA</b> <b>Po Box 98873</b> <b>Las Vegas, NV 89193</b>		-	<b>Credit Card</b>			<b>468.00</b>
Account No.						
<b>Credit One Bank</b> <b>P.O Box 98872</b> <b>Las Vegas, NV 89193</b>			<b>Additional Notice Sent To:</b> <b>Credit One Bank NA</b>			<b>Notice Only</b>
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>468.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Credit One Bank 585 Pilot Road Las Vegas, NV 89119</b>			<b>Additional Notice Sent To: Credit One Bank NA</b>			<b>Notice Only</b>
Account No.						
<b>Credit One Bank PO Box 740237 Atlanta, GA 30374</b>			<b>Additional Notice Sent To: Credit One Bank NA</b>			<b>Notice Only</b>
Account No. <b>xxxxxxxx7440</b>			<b>Opened 12/01/12</b>			
<b>Debt Recovery Solution Attention: Bankruptcy 900 Merchants Concourse Suite L111 Westbury, NY 11590</b>	-		<b>Collection Agency for US Cellular</b>			<b>1,112.89</b>
Account No.						
<b>US Cellular DEPT. 0203 Palatine, IL 60055</b>			<b>Additional Notice Sent To: Debt Recovery Solution</b>			<b>Notice Only</b>
Account No. <b>xxxx7190</b>			<b>Collection Agency US Cellular Duplicate Account</b>		<b>X</b>	
<b>Enhanced Recovery Corporation Attention: Client Services 8014 Bayberry Road Jacksonville, FL 32256</b>	-					<b>1.00</b>
Sheet no. <b>4</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						<b>Subtotal (Total of this page)</b>
						<b>1,113.89</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No.  <b>US Cellular</b> <b>DEPT. 0203</b> <b>Palatine, IL 60055</b>			<b>Additional Notice Sent To:</b> <b>Enhanced Recovery Corporation</b>			<b>Notice Only</b>	
Account No.  <b>Equifax Information Services, LLC</b> <b>1550 Peachtree Street NW</b> <b>Atlanta, GA 30309</b>		-	<b>Notice Only</b>			<b>0.00</b>	
Account No.  <b>Experian Information Solutions, Inc.</b> <b>475 Anton Boulevard</b> <b>Costa Mesa, CA 92626</b>		-	<b>Notice Only</b>			<b>0.00</b>	
Account No.  <b>Horseshoe Hammond LLC</b> <b>53 Stiles Road</b> <b>Salem, NH 03079</b>		-				<b>26,000.00</b>	
Account No.  <b>The Schreiber Group, Inc.</b> <b>937 N Washington Street</b> <b>Naperville, IL 60563</b>			<b>Additional Notice Sent To:</b> <b>Horseshoe Hammond LLC</b>			<b>Notice Only</b>	
Sheet no. <b>5</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)	<b>26,000.00</b>

Case No. **15-38216**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

### Best Case Bankruptcy



B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxxxxx0081</b>				<b>Opened 10/01/06 Last Active 10/08/15</b>				<b>2,116.00</b>
<b>Navient Po Box 9655 Wilkes Barre, PA 18773</b>		-		<b>Educational</b>				
Account No.				<b>Additional Notice Sent To: Navient</b>				<b>Notice Only</b>
<b>Navient PO Box 9635 Wilkes Barre, PA 18773</b>								
Account No. <b>xxxxxxx2464</b>				<b>Opened 12/01/11</b>				<b>987.48</b>
<b>RJM Acquisitions LLC 575 Underhill Boulevard Suite 224 Syosset, NY 11791</b>		-		<b>Collection Agency Bank Of America</b>				
Account No.				<b>Additional Notice Sent To: RJM Acquisitions LLC</b>				<b>Notice Only</b>
<b>Bank Of America, N.A. * 401 N. Tryon Street NC1-021-02-20 Charlotte, NC 28255</b>								
Account No. <b>xxxxxxxxxxxxxxxxxxxx1031</b>				<b>Opened 10/01/06 Last Active 1/21/11</b>				<b>1,880.00</b>
<b>Sallie Mae Attn: Claims Department Po Box 9500 Wilkes-Barre, PA 18773</b>		-		<b>Student Loan</b>				
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								<b>Subtotal (Total of this page)</b>
								<b>4,983.48</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353</b>			<b>Additional Notice Sent To: Sallie Mae</b>			<b>Notice Only</b>
Account No. <b>xxxx5692</b>			<b>Opened 1/01/12 Collection for AT&amp;T Mobility</b>			<b>748.00</b>
<b>Southwest Credit System 4120 International Parkway Suite 1100 Carrollton, TX 75007</b>		-				
Account No.						
<b>AT&amp;T PO Box 5093 Carol Stream, IL 60197</b>			<b>Additional Notice Sent To: Southwest Credit System</b>			<b>Notice Only</b>
Account No.						
<b>AT&amp;T 225 W. Randolph Road Chicago, IL 60606</b>			<b>Additional Notice Sent To: Southwest Credit System</b>			<b>Notice Only</b>
Account No.						
<b>AT&amp;T Mobility PO Box 6416 Carol Stream, IL 60197-6416</b>			<b>Additional Notice Sent To: Southwest Credit System</b>			<b>Notice Only</b>
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>748.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
<b>Att Wireless*</b> <b>P.O. Box 6416</b> <b>Carol Stream, IL 60197</b>			<b>Additional Notice Sent To:</b> <b>Southwest Credit System</b>				<b>Notice Only</b>
Account No.							
<b>Enhanced Recovery Co</b> <b>8014 Bayberry Road</b> <b>Jacksonville, FL 32256</b>			<b>Additional Notice Sent To:</b> <b>Southwest Credit System</b>				<b>Notice Only</b>
Account No.							
<b>Enhanced Recovery Co</b> <b>Po Box 3002</b> <b>Southeastern, PA 19398</b>			<b>Additional Notice Sent To:</b> <b>Southwest Credit System</b>				<b>Notice Only</b>
Account No.							
<b>TD Bank, NA</b> <b>1701 Route 70 East</b> <b>Cherry Hill, NJ 08034</b>		-	<b>Target</b>				<b>150.00</b>
Account No. <b>xxxxx2003</b>			<b>Bureaus Investment Group No 15-Disputed</b>				
<b>The Bureaus Inc.</b> <b>Attention: Bankruptcy Department</b> <b>1717 Central Street</b> <b>Evanston, IL 60201</b>		-				<b>X</b>	<b>1.00</b>
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>151.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		<b>Notice Only</b>				<b>0.00</b>
<b>Trans Union LLC</b> <b>1561 E. Orangethorpe Avenue</b> <b>Fullerton, CA 92831</b>	-					
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>
						Total (Report on Summary of Schedules)
						<b>86,680.55</b>

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Norman S. Dillard**

Case No. **15-38216**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Norman S. Dillard

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 15-38216  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Driver

U.S. Venture, Inc.

425 Better Way  
Appleton, WI 54915

Debtor 2 or non-filing spouse

- ☐ Employed  
☐ Not employed

How long employed there? 2 Months

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,052.31</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>3,052.31</u>	\$ <u>N/A</u>

Debtor 1 **Norman S. Dillard**

Case number (if known) **15-38216**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>3,052.31</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>522.82</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>172.92</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: <b>Clothing</b>	5h.+ \$ <b>70.53</b>	\$ <b>N/A</b>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>766.27</b>	\$ <b>N/A</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>2,286.04</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>1,270.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	\$ <b>N/A</b>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>1,270.00</b>	\$ <b>N/A</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>3,556.04</b> + \$ <b>N/A</b>	= \$ <b>3,556.04</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		
	11. +\$ <b>0.00</b>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies	12. \$ <b>3,556.04</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		



Fill in this information to identify your case:

Debtor 1 Norman S. Dillard

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 15-38216  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 648.60

If not included in line 4:

4a. Real estate taxes

4a. \$ 150.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 233.33

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 45.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Norman S. Dillard**

Case number (if known) **15-38216**

6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>200.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>29.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>190.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$	<b>350.00</b>
8. <b>Childcare and children's education costs</b>	8. \$	<b>0.00</b>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>50.00</b>
10. <b>Personal care products and services</b>	10. \$	<b>50.00</b>
11. <b>Medical and dental expenses</b>	11. \$	<b>55.00</b>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>150.00</b>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>0.00</b>
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>0.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<b>0.00</b>
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
	18. \$	<b>0.00</b>
19. <b>Other payments you make to support others who do not live with you.</b>		
	\$	<b>0.00</b>
Specify: _____		
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
21. <b>Other:</b> Specify: _____	21. +\$	<b>0.00</b>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		22. \$ <b>2,150.93</b>
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>3,556.04</b>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<b>2,150.93</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		23c. \$ <b>1,405.11</b>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

**United States Bankruptcy Court**  
**Northern District of Illinois**In re **Norman S. Dillard**

Debtor(s)

Case No. **15-38216**Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 24, 2015**Signature **/s/ Norman S. Dillard****Norman S. Dillard**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.